

# **AXIS** **Breaking the News that you are Pregnant to Your Insurance**



## **Pregnancy Insurance**



### **Breaking the News that you are Pregnant to Your Insurance Company**

Imagine the joy of having a baby on the way. When the shock and the happiness of it slowly sink, reality starts to dig in. Are you ready for all the consequences pregnancy brings? Your responsibility starts not on the birth of the child but on the day you conceive the baby. There are bills to pay, monthly check-ups and sensitive precautions.

If you're a new or expectant mother, good health insurance coverage is now more important than ever. You'll depend on your health insurance for everything from prenatal and maternity care for you to pediatric visits and immunizations for your baby.

To avoid surprise medical bills during this wonderful time, it's important to learn the terms of your health insurance coverage right now. You'll also need to review and take steps to maintain your health insurance coverage if you lose or quit your job.

First, see if your employer - or your partner's employer - offers health insurance. You will probably get the most coverage at the best price from a health plan from an

employer. That's partly because most employers share the cost of insurance premiums with employees. You also have to ask particular questions to your agents as well. Axis Capital, a group of insurance companies from Bermuda to America, Singapore, Europe and Australia has prepared a list of questions for you to ask. If your agent can not answer these questions, then he probably is a fraud and you may need to get a new one before you get a premature labor because of bills:

- Does the plan cover prenatal and maternity care? If you work for an employer with 15 or more employees, a federal law requires that your plan cover your pregnancy-related medical bills.
- Will you need preauthorization for any of your prenatal or maternity care?
- Must you contact the health insurance company when you're admitted to the hospital for labor and delivery? Some health plans will penalize you financially if you don't call shortly after your admission.
- What coverage does the plan provide for prenatal tests such as ultrasounds and amniocentesis procedures?
- How long of a hospital stay will the plan cover after delivery? Will the plan cover an extended stay if medically necessary?
- Does the plan have an annual reimbursement limit? If it does, then it won't pay for healthcare costs that exceed that limit.
- Despite the high end technology nowadays, there are still wives who prefer to deliver their babies at home especially in developing countries like Jakarta, Indonesia, Singapore, Beijing China and Japan. If you want to use a certified nurse midwife or deliver your baby in a birth center or at home, find out what coverage your plan provides in these situations. Most plans cover a certified nurse midwife, and some will pay for delivery at certain birth centers or at home.